

Fill in this information to identify your case:

Debtor 1 **Timothy Russell Rowley**
First Name Middle Name Last Name

Debtor 2 **Patricia Johnston Rowley**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF NORTH CAROLINA**

Case number **18-31455**
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Ashley Furniture	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: Coffee table and entertainment center purchased from Ashley Furniture; value \$250		
Creditor's name: Pinnacle Bank	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: 800 Jefferson Drive Charlotte, NC 28270 Mecklenburg County Mecklenburg Tax Parcel #187-081-14; deed dated September, 2013; April, 2018 appraisal by Boyles Real Estate Services values property at \$410,000	Keep and continue to pay	
Creditor's name: Pinnacle Bank	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No

Debtor 1 Timothy Russell Rowley
Debtor 2 Patricia Johnston Rowley

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name:

Description of property 2007 1/2 int. Chevrolet Silverado over 156,103 miles miles
securing debt: Male debtor owns with son; Carmax value \$16,000; debtor's half value \$8,000
Male debtor exempts \$3,500 in his half of the equity and \$528.19 under his Wildcard exemption.

- ☐ Retain the property and redeem it.
☐ Retain the property and enter into a Reaffirmation Agreement.
☒ Retain the property and [explain]:

☒ Yes

Son is co-owner and co-debtor; debtors & son will keep and continue to pay.

Creditor's name: PNC Bank

Description of property 2015 1/2 int. in Hyundai Sonata over 78,000 miles
securing debt: Male debtor owns jointly with son; Carmax value is \$8,500; debtor's half value is \$4,250.

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a Reaffirmation Agreement.
☒ Retain the property and [explain]:

☐ No

☒ Yes

Son is co-owner and co-debtor; debtors & son will keep and continue to pay.

Creditor's name: Specialized Loan Servicing

Description of property 800 Jefferson Drive Charlotte, NC 28270 Mecklenburg County
securing debt: Mecklenburg Tax Parcel #187-081-14; deed dated September, 2013; April, 2018 appraisal by Boyles Real Estate Services values property at \$410,000

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a Reaffirmation Agreement.
☒ Retain the property and [explain]:

☒ No

☐ Yes

Keep and continue payments

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: Academy Securities, Inc.

☐ No

☒ Yes

Description of leased Property: Male Debtor assumes Associated Person Agreement with his employer.

Lessor's name: Hyundai Motor Finance

☒ No

☐ Yes

Description of leased Property: AMENDED December 18, 2018
Debtor leases a 2016 Hyundai Santa Fe for \$449 per month. Expires December 2018.
Debtor rejects the lease.

Best Case Bankruptcy

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Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Timothy Russell Rowley Timothy Russell Rowley 12/18/18 Date
Signature of Debtor 1

X /s/ Patricia Johnston Rowley Patricia Johnston Rowley 12-18-18 Date
Signature of Debtor 2

Part 3: Sign Below

Debtor 1 Timothy Russell Rowley
Debtor 2 Patricia Johnston Rowley

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